

U.S. BANKRUPTCY COURT
FILED
NEWARK, NJ

2025 JUL -7 P 2:56

JENNIFER A. HUNTER
BY [Signature]
CLERK

Certificate Number: 15317-NJ-DE-039818341

Bankruptcy Case Number: 24-19280



15317-NJ-DE-039818341

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on June 30, 2025, at 12:53 o'clock AM PDT, Veronica Polanco completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: June 30, 2025 By: /s/Evanessa Noval

Name: Evanessa Noval

Title: Credit Counselor

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JENNIFER M. HAMILTON

BY:  CLERK

Certificate Number: 15317-NJ-DE-039818340

Bankruptcy Case Number: 24-19280



15317-NJ-DE-039818340

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on June 30, 2025, at 12:53 o'clock AM PDT, Miguel Polanco completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: June 30, 2025 By: /s/Evanessa Noval

Name: Evanessa Noval

Title: Credit Counselor